

ING Life Insurance and Annuity Company

Variable Annuity Account C

Opportunity Plus Multiple Option Group Variable Annuity Contracts

Supplement dated August 4, 2004 to the Contract Prospectus, Contract Prospectus Summary and Statement of Additional Information, each dated May 1, 2004

The information in this Supplement updates and amends certain information contained in the Contract Prospectus, Contract Prospectus Summary and Statement of Additional Information. You should read this Supplement along with the Contract Prospectus, Contract Prospectus Summary and Statement of Additional Information (SAI).

1. **ING VP Bond Portfolio** - Effective August 6, 2004, the name of ING VP Bond Portfolio will change to ING VP Intermediate Bond Portfolio. Effective August 6, 2004, all references to ING VP Bond Portfolio in the Contract Prospectus, Contract Prospectus Summary and SAI are replaced with ING VP Intermediate Bond Portfolio.
2. The information appearing in the Fund Expense Table on pages 8 and 9 of the Contract Prospectus for all Janus investment options is deleted and replaced with the following to reflect reductions in fund Management (Advisory) Fees effective July 1, 2004.

<u>Fund Name</u>	<u>Management (Advisory) Fees</u>	<u>12b-1 Fee</u>	<u>Other Expenses</u>	<u>Total Annual Fund Operating Expenses</u>	<u>Fees and Expenses Waived or Reimbursed</u>	<u>Net Annual Fund Operating Expenses</u>
Janus Aspen Balanced Portfolio (Institutional Shares) ⁽²³⁾	0.55%	--	0.02%	0.57%	--	0.57%
Janus Aspen Capital Appreciation Portfolio (Service Shares) ⁽²³⁾⁽²⁴⁾	0.64%	0.25%	0.03%	0.92%	--	0.92%
Janus Aspen Growth Portfolio (Institutional Shares) ⁽²³⁾	0.64%	--	0.02%	0.66%	--	0.66%
Janus Aspen Mid Cap Growth Portfolio (Institutional Shares) ⁽²³⁾	0.64%	--	0.02%	0.66%	--	0.66%
Janus Aspen Worldwide Growth Portfolio (Institutional Shares) ⁽²³⁾	0.60%	--	0.06%	0.66%	--	0.66%

3. The Footnotes to "Fund Expense Table" beginning on page 9 of the Contract Prospectus are amended by adding the following footnotes:
 - (23) All of the fees and expenses shown were determined based on net assets as of the fiscal year ended December 31, 2003, restated to reflect reductions in the portfolios' management fees effective July 1, 2004. All expenses are shown without the effect of expense offset arrangements.
 - (24) Because the 12b-1 fee is charged as an ongoing fee, long-term shareholders may pay more than the economic equivalent of the maximum front-end sales charges permitted by the National Association of Securities Dealers, Inc.

4. The information appearing in the Fund Expense Table on pages 154 and 155 of the Contract Prospectus Summary for all Janus investment options is deleted and replaced with the following to reflect reductions in fund Management (Advisory) Fees effective July 1, 2004.

	Column 1	Column 2	Column 3	Column 4	Column 5
Fund Name	Mortality and Expense Risk Charge	Maximum Administrative Expense Charge (Not Currently Charged)	Maximum Total Subaccount Annual Charges	Total Annual Fund Operating Expenses	Total Annual Expenses (Subaccount Plus Fund Expenses)
Janus Aspen Balanced Portfolio (Institutional Shares)	1.00%	0.25%	1.25%	0.57%	1.82%
Janus Aspen Capital Appreciation Portfolio (Service Shares)	1.00%	0.25%	1.25%	0.92%	2.17%
Janus Aspen Growth Portfolio (Institutional Shares)	1.00%	0.25%	1.25%	0.66%	1.91%
Janus Aspen Mid Cap Growth Portfolio (Institutional Shares)	1.00%	0.25%	1.25%	0.66%	1.91%
Janus Aspen Worldwide Growth Portfolio (Institutional Shares)	1.00%	0.25%	1.25%	0.66%	1.91%